

# How to Write a Check

WRITE YOUR CHECK CLEARLY AND COMPLETELY... DON'T LEAVE ANY BLANKS. AFTER YOU HAVE FILLED OUT THE STUB IN YOUR CHECKBOOK AND COMPLETED THE ARITHMETIC (TO MAKE SURE YOUR BALANCE COVERS THE CHECK YOU PLAN TO DRAW), WRITE THESE FIVE ITEMS IN INK ON THE FACE OF THE CHECK:

1 THE DATE YOU WRITE THE CHECK, NEVER WRITE A FUTURE DATE.

2 THE PAYEE'S NAME AFTER "PAY TO THE ORDER OF."



CHECK NO. 451

TO Kendrick DATE 6/27

FOR Repairs AMT. 9.50

PREVIOUS BALANCE	135	62
AMOUNT DEPOSITED	40	-
AMOUNT THIS CHECK	175	62
PRESENT BALANCE	9	50
	166	12

CHECK NO. 451

ANYTOWN NATIONAL BANK

ANYTOWN, N.Y. 00056 DATE June 27, 1972

PAY TO THE ORDER OF J. Bryan Kendrick

Nine and 50/100 DOLLARS

\$ 9.50

John Jones

50-271 213

⑆0213⑉0271⑆ 123456789

3 THE AMOUNT IN WORDS AS FAR TO THE LEFT AS POSSIBLE. FINISH THE SPACE WITH A LINE. THAT PREVENTS THE INSERTION OF WORDS THAT INCREASE THE AMOUNT.

4 THE AMOUNT IN NUMBERS CLOSE TO THE \$ SIGN. IF THESE NUMBERS DO NOT AGREE WITH THE AMOUNT IN WORDS, YOUR BANK WILL PROBABLY PAY THE AMOUNT IN WORDS, BUT THIS WILL TAKE EXTRA TIME.

5 YOUR SIGNATURE. IT SHOULD MATCH THE ONE FILED WHEN YOU OPENED THE ACCOUNT. DON'T SIGN UNTIL YOU ARE SURE THAT THE CHECK SAYS WHAT YOU MEAN.

DON'T CROSS OUT OR CHANGE ANY PART OF YOUR CHECK. IF YOU MAKE A MISTAKE, START A NEW CHECK. DON'T LEND YOUR CHECK FORM TO OTHERS.

## How to Endorse a Check

Pete Smith

27

MARK DATE WITH PEN OR INK

From Pete Smith \$30.00

Thirty and 00/100

John Jones

TO CASH, DEPOSIT, OR TRANSFER TO SOMEONE ELSE A CHECK PAYABLE TO YOU, YOU "ENDORSE" IT. SIMPLY WRITE YOUR NAME (AS IT APPEARS ON THE CHECK) ON THE BACK AT THE LEFT END. IF THE FORM DIFFERS FROM THE WAY YOU REGULARLY SIGN, YOU MAY ADD YOUR PROPER SIGNATURE. UNLESS YOU ENDORSE WITH A RESTRICTIVE PHRASE LIKE "FOR DEPOSIT ONLY," THE ENDORSED CHECK IS THE SAME AS CASH.

CHECK PROCESSING IS AUTOMATED. HIGH-SPEED ELECTRONIC MACHINES SORT CHECKS BY READING MAGNETIC INK CHARACTERS PRINTED ALONG THE BOTTOM OF CHECKS... AT A SPEED OF ABOUT 60,000 CHECKS AN HOUR.

No 887

**GERALD S. FOWLER**  
ANYPLACE, N.Y. 00055

50-226  
213

July 7 19 72

PAY TO THE ORDER OF Charles Smith \$ 102 <sup>95</sup>/<sub>100</sub>

One hundred two and <sup>95</sup>/<sub>100</sub> DOLLARS

BLANK BANK  
ANYPLACE, N.Y. 00055

Gerald S. Fowler

⑆0213⑉0226⑆ 1234⑉07689⑆ ⑆0000010295⑆

**CHECK ROUTING SYMBOL:**  
THE FIRST TWO DIGITS ARE BLANK BANK'S FEDERAL RESERVE DISTRICT NUMBER. THE THIRD DIGIT IS THE FEDERAL RESERVE OFFICE (HEAD OFFICE OR BRANCH) OR THE DESIGNATION OF A SPECIAL COLLECTION ARRANGEMENT. THE FOURTH DIGIT DESIGNATES BLANK BANK'S STATE OR A SPECIAL COLLECTION ARRANGEMENT.

BLANK BANK'S IDENTIFICATION NUMBER.

DOLLAR AMOUNT  
... USUALLY ENCODED IN MAGNETIC INK CHARACTERS BY THE FIRST BANK TO RECEIVE THE CHECK.

MR. FOWLER'S ACCOUNT NUMBER.

BLANK BANK'S IDENTIFICATION NUMBER (NUMERATOR) OVER ITS CHECK ROUTING SYMBOL (DENOMINATOR). BOTH PARTS ARE ENCODED IN MAGNETIC INK ACROSS THE BOTTOM OF THE CHECK, EXCEPT THE FIRST TWO DIGITS OF THE NUMERATOR. THESE DIGITS ARE CITY, STATE OR OTHER TERRITORIAL DESIGNATIONS NEEDED FOR HAND PROCESSING BUT NOT FOR ELECTRONIC SORTING.

